

Table VII.A.2.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	73.9%	74.2%	73.5%	72.7%	73.0%	72.6%	78.9%
New England:							
Connecticut	69.2%	69.3%	76.6%	63.0%	75.8%	70.4%	59.6%
Maine	76.6%	77.8%	77.9%	68.3%	76.3%	71.7%	93.8%
Massachusetts	56.9%	58.2%	49.4%	57.7%	64.8%	53.9%	63.6%
New Hampshire	76.9%	75.6%	82.1%	75.8%	82.2%	75.5%	77.4%
Middle Atlantic:							
New Jersey	75.5%	76.6%	67.2%	80.1%	74.9%	79.3%	63.6%
New York	66.9%	67.6%	68.0%	61.1%	60.4%	65.5%	80.4%
Pennsylvania	62.0%	61.5%	64.4%	61.3%	57.5%	59.7%	76.8%
East North Central:							
Illinois	69.0%	68.2%	71.3%	71.4%	80.5%	65.2%	71.7%
Indiana	73.9%	71.6%	80.6%	76.5%	75.2%	72.3%	76.6%
Michigan	68.3%	68.6%	63.5%	72.1%	64.5%	69.6%	69.4%
Ohio	73.0%	72.9%	76.4%	68.7%	72.2%	72.2%	76.2%
Wisconsin	78.2%	78.5%	80.7%	73.8%	73.0%	78.1%	85.3%
West North Central:							
Iowa	70.7%	72.7%	68.9%	64.6%	63.4%	72.3%	77.2%
Kansas	70.8%	72.3%	68.1%	67.1%	59.5%	72.4%	83.7%
Minnesota	70.9%	71.7%	64.6%	72.0%	76.0%	67.9%	76.1%
Missouri	73.9%	76.1%	69.3%	68.1%	73.3%	73.3%	76.0%
Nebraska	71.2%	71.9%	79.7%	60.2%	59.8%	75.9%	76.9%
South Atlantic:							
Delaware	68.2%	67.4%	74.3%	66.8%	73.0%	65.7%	69.6%
Florida	77.1%	77.5%	67.9%	86.8%	71.8%	76.4%	83.1%
Georgia	72.7%	70.1%	86.7%	75.3%	80.9%	66.2%	79.1%
Maryland	73.7%	73.0%	68.3%	82.2%	82.0%	69.7%	80.1%
North Carolina	82.7%	83.2%	82.3%	79.7%	82.8%	80.5%	90.3%
South Carolina	75.1%	79.4%	60.3%	73.2%	66.7%	77.5%	80.0%
Virginia	71.1%	68.5%	71.9%	83.3%	78.7%	68.2%	71.6%
West Virginia	66.7%	69.9%	52.4%	76.1%	71.6%	62.0%	69.4%
East South Central:							
Alabama	62.8%	61.5%	78.6%	60.9%	69.1%	55.7%	74.7%
Kentucky	74.6%	74.8%	71.9%	76.6%	63.9%	77.9%	79.0%
Mississippi	74.5%	73.0%	84.1%	73.3%	78.3%	67.3%	83.9%
Tennessee	84.5%	87.9%	80.1%	65.1%	71.8%	87.5%	88.8%
West South Central:							
Louisiana	78.9%	78.3%	80.4%	81.5%	72.9%	75.8%	91.5%
Oklahoma	78.1%	79.2%	68.6%	84.1%	79.5%	72.0%	96.1%
Texas	81.2%	81.0%	76.1%	90.6%	83.5%	79.9%	82.2%
Mountain:							
Arizona	81.6%	81.7%	79.7%	83.3%	80.1%	79.0%	89.7%
Colorado	75.8%	75.2%	82.2%	71.1%	69.7%	81.0%	60.2%
Montana	69.8%	68.9%	80.0%	64.4%	65.6%	71.3%	71.7%
Nevada	85.5%	85.3%	84.5%	86.9%	91.5%	84.2%	82.1%
New Mexico	79.7%	79.7%	84.2%	75.0%	86.0%	79.2%	73.3%
Utah	73.2%	72.7%	71.6%	77.6%	69.3%	72.7%	80.2%
Wyoming	71.8%	70.5%	80.2%	68.7%	61.8%	75.2%	77.2%
Pacific:							
California	79.3%	80.0%	77.5%	77.5%	82.5%	76.8%	86.5%
Hawaii	65.0%	59.7%	71.1%	87.0%	78.7%	54.8%	82.6%
Oregon	82.1%	82.5%	87.5%	72.8%	82.6%	82.4%	80.4%
Washington	82.5%	83.3%	83.8%	74.1%	74.7%	83.5%	84.7%
States not shown separately	76.3%	75.1%	92.3%	67.7%	67.8%	78.4%	79.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2002) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.56%	0.77%	0.91%	0.79%	0.71%	0.72%	1.48%
New England:							
Connecticut	3.14%	3.60%	6.53%	9.16%	10.13%	3.03%	7.99%
Maine	1.68%	2.48%	7.36%	6.28%	5.57%	2.71%	7.98%
Massachusetts	2.82%	3.01%	7.77%	9.14%	6.36%	3.48%	8.21%
New Hampshire	3.17%	4.20%	5.00%	9.40%	5.16%	3.59%	11.74%
Middle Atlantic:							
New Jersey	3.92%	3.72%	10.23%	7.77%	7.21%	3.80%	9.34%
New York	1.52%	1.81%	5.65%	5.59%	5.82%	1.02%	4.23%
Pennsylvania	3.04%	4.77%	4.02%	6.64%	4.90%	3.81%	8.24%
East North Central:							
Illinois	3.20%	3.81%	6.81%	5.27%	6.17%	2.46%	8.16%
Indiana	2.66%	3.62%	5.82%	9.64%	5.86%	4.94%	6.06%
Michigan	3.64%	4.69%	5.78%	7.30%	4.34%	3.72%	6.13%
Ohio	2.56%	3.31%	4.54%	6.84%	3.83%	3.27%	6.41%
Wisconsin	2.82%	3.27%	6.92%	9.38%	3.87%	3.65%	7.76%
West North Central:							
Iowa	3.48%	4.91%	9.35%	7.62%	8.09%	3.78%	6.83%
Kansas	4.01%	4.28%	7.89%	8.01%	6.31%	5.27%	7.28%
Minnesota	2.31%	4.13%	8.55%	6.04%	6.52%	3.82%	8.68%
Missouri	4.31%	5.06%	7.44%	10.34%	5.04%	4.68%	7.21%
Nebraska	1.99%	3.39%	7.57%	9.83%	8.36%	4.05%	6.74%
South Atlantic:							
Delaware	2.67%	2.69%	5.59%	7.78%	4.17%	3.26%	6.17%
Florida	2.06%	2.45%	9.65%	5.55%	6.65%	2.48%	3.93%
Georgia	3.19%	3.53%	11.92%	10.70%	4.58%	5.40%	7.99%
Maryland	2.57%	2.47%	5.99%	4.30%	5.17%	2.60%	5.64%
North Carolina	2.57%	3.09%	5.77%	10.28%	7.07%	3.33%	4.69%
South Carolina	3.11%	2.13%	11.61%	11.14%	7.27%	4.09%	4.89%
Virginia	3.66%	4.39%	8.04%	5.10%	5.39%	4.17%	6.88%
West Virginia	3.87%	3.39%	11.54%	4.90%	3.35%	7.57%	6.34%
East South Central:							
Alabama	3.41%	4.33%	9.19%	6.92%	4.26%	5.35%	7.74%
Kentucky	2.82%	3.08%	8.21%	7.48%	6.75%	3.19%	8.43%
Mississippi	2.34%	2.83%	5.45%	9.00%	4.32%	2.96%	5.79%
Tennessee	2.96%	2.06%	6.48%	12.26%	7.50%	1.76%	2.82%
West South Central:							
Louisiana	2.31%	3.51%	8.50%	10.25%	4.91%	4.60%	2.08%
Oklahoma	2.26%	3.21%	9.33%	7.07%	7.66%	3.51%	1.53%
Texas	2.45%	2.35%	6.63%	4.64%	3.49%	2.59%	4.47%
Mountain:							
Arizona	3.02%	2.82%	8.34%	7.46%	5.81%	3.99%	3.15%
Colorado	2.54%	3.22%	4.29%	11.12%	9.18%	1.77%	11.16%
Montana	2.58%	3.73%	7.67%	6.47%	7.34%	4.51%	7.61%
Nevada	2.18%	1.94%	6.65%	5.21%	4.32%	2.42%	6.78%
New Mexico	2.92%	2.91%	6.55%	8.06%	4.99%	3.39%	9.60%
Utah	4.92%	5.60%	8.26%	8.33%	6.70%	6.23%	5.59%
Wyoming	2.82%	4.01%	5.99%	9.41%	5.43%	3.90%	8.44%
Pacific:							
California	1.61%	2.35%	2.88%	3.44%	4.01%	1.87%	3.00%
Hawaii	3.22%	3.69%	6.11%	3.22%	3.70%	4.23%	7.32%
Oregon	3.25%	3.77%	6.32%	6.01%	4.36%	2.11%	8.34%
Washington	2.11%	2.52%	5.43%	6.97%	8.85%	2.16%	5.49%
States not shown separately	2.68%	2.58%	3.69%	7.29%	7.67%	3.04%	6.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.